

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Michele M. Fabris
Debtor(s)

Bankruptcy Case No.: 16-11019-TPA
Related to Docket No. 58
Chapter: 13
Docket No.: 59 – 58
Concil. Conf.: 2/11/20 at 09:30 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 30, 2019**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 20, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.


On **2/11/20** at **09:30 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 14, 2019

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michele M. Fabris
 Debtor

Case No. 16-11019-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson
 Form ID: 213

Page 1 of 3
 Total Noticed: 74

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db +Michele M. Fabris, 274 Rose Street, Johnsonburg, PA 15845-1446
 cr +Farmers National Bank of Emlenton, 612 Main St, PO Drawer D, Emlenton, PA 16373-0046
 14310386 +AAS Debt Recovery Inc., P.O. Box 129, Monroeville, PA 15146-0129
 14310387 +Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 14310389 +Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642
 14310392 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 14310410 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218)
 14310393 +CNAC Finance Co., 7550 Leavitt Road, Amherst, OH 44001-2702
 14345359 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14310394 +Collection Service Center, 839 5th Avenue, P.O. Box 560, New Kensington, PA 15068-0560
 14310400 +DuBois Dermatology & Cosmetics, 105 Beaver Drive, #200, Du Bois, PA 15801-2515
 14310402 +Elk Regional Health Center, Attn: Cashier, 763 Johnsonburg Road,
 Saint Marys, PA 15857-3498
 14310403 +Elk Regional Physicians Group, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
 14310405 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, Corporate Office, 38 Fountain Square Plaza,
 Cincinnati, OH 45263)
 14310404 +Farmer's National Bank, Brookville Office, 263 Main Street, Brookville, PA 15825-1250
 14318548 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 14343650 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 14310409 +Holiday Financial Services, 89 W. Main Street, Ridgway, PA 15853-1633
 14310411 +I.C. System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
 14310412 +Jason D. Nedzinski, D.M.D., P.C., 1082 South Michael Road, Suite 2,
 Saint Marys, PA 15857-3003
 14310414 +Keystone Rural Health, 90 East Second Street, Emporium, PA 15834-1302
 14310416 +Life's Journey, 190 West Park Avenue, Suite 9, Du Bois, PA 15801-2277
 14310417 +Macy's Visa, P.O. Box 183084, Columbus, OH 43218-3084
 14310418 +Medicredit Corporation, P.O. Box 580381, Charlotte, NC 28258-0381
 14310421 +Nationwide Insurance Headquarters, One Nationwide Plaza, Columbus, OH 43215-2239
 14310424 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 14310425 +Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
 14310426 +Penn Highlands Elk, P.O. Box 6195, Reading, PA 19610-0195
 14310427 +Penn Highlands Physician Network, 1605 N. Cedar Crest Blvd. Suite 110B,
 Allentown, PA 18104-2351
 14310428 +Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
 14310430 +R & R Radiology, 809 Turnpike Avenue, Clearfield, PA 16830-1232
 14310431 ++RENT RECOVERY SOLUTIONS, 1945 THE EXCHANGE, SUITE 120, ATLANTA GA 30339-2062
 (address filed with court: Rent Recovery Solutions, 2814 Spring Road, Suite 301,
 Atlanta, GA 30339)
 14310432 Sandra E. Ross, Johnsonburg, PA 15845
 14310435 +State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
 14310441 +UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 15 2019 04:04:39
 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2019 04:04:46
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 cr +E-mail/Text: bncmail@w-legal.com Nov 15 2019 04:08:08 Synchrony,
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 14363180 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 04:07:07 COMENITY CAPITAL BANK,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14310398 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 04:07:07 CP/Bon Ton,
 P.O. Box 182789, Columbus, OH 43218-2789
 14310390 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Nov 15 2019 04:03:39
 Capital One Auto Finance, 3905 Dallas Pkwy, Plano, TX 75093-7892
 14763929 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 15 2019 04:17:44
 Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data,
 Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 14331247 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 15 2019 04:02:12
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347
 14310391 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2019 04:02:09
 Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 14310395 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 04:07:07 Comenity - The Buckle,
 P.O. Box 659704, San Antonio, TX 78265-9704
 14310396 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 04:07:08 Comenity-Peebles,
 P.O. Box 659465, San Antonio, TX 78265-9465
 14310397 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 04:07:08 Comenity-Victoria's Secret,
 P.O. Box 659728, San Antonio, TX 78265-9728

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14310399 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 15 2019 04:08:52
Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3246
14310401 +E-mail/Text: kroselli@countyofelkpa.com Nov 15 2019 04:07:51 Elk County Tax Claim Bureau,
250 Main Street, P.O. Box 448, Ridgway, PA 15853-0448
14310407 E-mail/Text: bankruptcynotice@fcbanking.com Nov 15 2019 04:06:38 First Commonwealth Bank,
Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701
14310406 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 15 2019 04:08:34 Fingerhut, P.O. Box 1250,
Saint Cloud, MN 56395-1250
14310408 +E-mail/Text: bankruptcy.notices@hdfsi.com Nov 15 2019 04:08:35 Harley-Davidson Credit Corp.,
Attn: Customer Service, P.O. Box 22048, Carson City, NV 89721-2048
14310413 +E-mail/Text: rcorbett@kanehospital.org Nov 15 2019 04:09:01 Kane Community Hospital,
4372 Route 6, Kane, PA 16735-3099
14310415 +E-mail/Text: bncnotices@becket-lee.com Nov 15 2019 04:06:43 Kohl's, P.O. Box 3043,
Milwaukee, WI 53201-3043
14310419 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 15 2019 04:07:48 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14356690 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 15 2019 04:07:48 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
14310420 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 15 2019 04:07:48 Midland Funding, LLC,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14310422 +E-mail/Text: electronicbkydocs@nelnet.net Nov 15 2019 04:08:01 Nelnet Loan Services,
3015 S Parker Road, Suite 425, Aurora, CO 80014-2904
14310423 +E-mail/PDF: cbp@onemainfinancial.com Nov 15 2019 04:04:14 OneMain Financial,
c/o Care Department, 6801 Colwell Boulevard, Irving, TX 75039-3198
14332317 +E-mail/PDF: cbp@onemainfinancial.com Nov 15 2019 04:01:45 Onemain, 605 Munn Road,
FT Mill, SC 29715-8421
14310429 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2019 04:04:46
Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541
14639535 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 15 2019 04:19:17
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14312732 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 04:07:24
Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
Kirkland, WA 98083-0788
14334791 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 04:07:23
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14341998 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 04:07:23
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
Kirkland, WA 98083-0788
14356284 E-mail/Text: bnc-quantum@quantum3group.com Nov 15 2019 04:07:23
Quantum3 Group LLC as agent for, CASCADE CAPITAL LLC SERIES C, PO Box 788,
Kirkland, WA 98083-0788
15015167 +E-mail/Text: bncmail@w-legal.com Nov 15 2019 04:08:08 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14310434 +E-mail/Text: bankruptcy@sccompanies.com Nov 15 2019 04:09:03 Seventh Avenue,
1112 7th Avenue, Monroe, WI 53566-1364
14310436 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2019 04:02:00 Synch/TJX Rewards,
P.O. Box 530949, Atlanta, GA 30353-0949
14310437 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2019 04:01:58 Synchrony Bank/AEO,
P.O. Box 530942, Atlanta, GA 30353-0942
14310438 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2019 04:01:58 Synchrony Bank/Care Credit,
P.O. Box 960061, Orlando, FL 32896-0061
14310439 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2019 04:01:57 Synchrony Bank/Old Navy,
P.O. Box 530942, Atlanta, GA 30353-0942
14310440 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2019 04:01:59 Synchrony Bank/Q Card,
P.O. 965060, Orlando, FL 32896-5060
14319124 +E-mail/Text: electronicbkydocs@nelnet.net Nov 15 2019 04:08:01
U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201,
Lincoln, NE 68508-1911

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Harley-Davidson Credit Corp
14643228* +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14368234* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
14310388 ##+Best Buy Credit Services, P.O. Box 183195, Columbus, OH 43218-3195
14310433 ##+Schumacher Group, Return Mail Processing, P.O. Box 770, Larkspur, CO 80118-0770
TOTALS: 1, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Harley-Davidson Credit Corp	bkgroup@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor	Michele M. Fabris	thedebraters@aol.com
Michael W. Sloat	on behalf of Creditor	Farmers National Bank of Emlenton	mike@lkslaw.us,
scott@lkslaw.us			
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com	

TOTAL: 5